the Euro-Atlantic community of democracies. There is no place in a Europe whole and free for a regime of this kind.

On October 17, Mr. Lukashenko claimed victory for referendum results that swept away constitutional limits on his term in office. The referendum campaign and concurrent Parliamentary elections were conducted in a climate of abuse and fear. OSCE and other observers have determined that this victory was achieved by fraudulent means.

These actions are the latest in a series of measures designed to stifle independent voices within Belarus. Since 2001, Belarusian authorities have systematically repressed independent media, trade unions, civic organizations, and religious congregations. The Lukashenka regime has repeat-

edly responded to the peaceful expression of opposition with beatings, arrests and, in a number of cases, the disappearance of opposition leaders.

The Belarus Democracy Act will help us support those within Belarus who are working toward democracy. We welcome this legislation as a means to bolster friends of freedom and to nurture the growth of democratic values, habits, and institutions within Belarus. The fate of Belarus will rest not with a dictator, but with the students, trade unionists, civic and religious leaders, journalists, and all citizens of Belarus claiming freedom for their nation.

NOTE: H.R. 854, approved October 20, was assigned Public Law No. 108–347.

Remarks in Downingtown, Pennsylvania *October 21*, 2004

The President. Thank you all for coming. I appreciate you all being here. Thanks for coming. I appreciate such a warm welcome. I'm proud to be back in Chester County, Pennsylvania. I'm here to ask for your help. We're less than two weeks away, when the people get to go express their opinion in the polls. And I believe with your help, we're going to win the State of Pennsylvania.

I know a lot of people are working hard in this campaign, and I am here to thank you. I want to thank you for putting up the signs. I want to thank you for making the phone calls. I want to thank you for reminding our fellow citizens we have a duty to go to the polls in a democracy. And when you get them headed to the polls, remind them if they want a safer America, a stronger America, and a better America, to put me and Dick Cheney back in office.

So ever since Barbara and Jenna were young, I've been telling them we're going to go on the great family camping trip. [Laughter] I'm sure they envisioned the Colorado River or the wilds of Alaska, but no, the great family camping trip turned out to be the campaign of 2004. And I can't tell you—I cannot tell you how great it is to have my daughter introduce me in front of you all. I'm proud of Barbara. I love her dearly. And I thank you for joining me, darling.

My only regret, which is I'm sure your regret, is that Laura is not here—and Jenna, of course, but she's with Laura. See, when I asked Laura to marry me, she said, "Fine, I will marry you, so long as I never have to give a speech." [Laughter] I said, "Okay, you've got a deal." Fortunately, she did not hold me to that deal. Laura is giving a lot of speeches, and when she does, the American people see a warm, compassionate, strong First Lady.

Audience members. Four more years! Four more years! Four more years!

The President. Thank you all.

I am proud of my runningmate. I met with the Vice President this morning at our national security briefing. It—taking a look at him reminded me I didn't pick him because of his hairdo. [Laughter] He does not have the waviest hair in the race. [Laughter] But I picked him because of his experience and sound judgment. He's doing a great job for the American people.

By the way, a fellow you trained is doing a great job in Washington, and that would be your former Governor, Tom Ridge. He is a fine member of a very strong Cabinet. And he is doing a fine job of helping protect this homeland.

I want to thank your two United States Senators for their service to your State. First, I hope you put Arlen Specter back into office. He's a good Senator. And I'm proud to work with your other Senator, Rick Santorum.

I want to thank Congressman Jim Gerlach for his service to this district. I appreciate you, Congressman. He's somewhere around here. Where—there you are, Congressman. Good to see you. I see you're sitting next to a good fellow in Congressman Joe Pitts—appreciate you coming, Joe. And Congressman Tom Feeney from the State of Florida is with us. Feeney—yes, what are you doing here? Get back to your district and turn out the vote. [Laughter] I'll see you down there Saturday. [Laughter]

I want to thank all the local folks who are here. I want to thank my friend Alan Novak, who is the party chairman. I want to thank—[applause].

Barbara and I just had a chance to meet with four doctors from the area and a patient, Charlene Ware. And the docs were all telling me you got a problem here. We're going to talk about health care here today. I want to thank the docs for taking time to visit with me to share their concerns. And part of my address today is to share their concerns with you, because in order to make sure we've got a good health care system, we've got to make sure you have good professionals remain right here in your neighborhood to help solve the problems you have.

We have a lot at stake in this election. There are big issues that we're discussing. When I ran for President 4 years ago, none of us could have ever envisioned the horror of September the 11th. Since that day, I have led a comprehensive strategy to defeat the terrorists, to keep the homeland safe and secure. I pledged to the American people, we would be resolute and determined and do our duty to protect you, and I kept my pledge.

Our economy has been through a lot. When you're out rounding up the vote, remind people about what we have been through. The stock market was in serious decline 6 months prior to my arrival in Washington, DC. And then we went through a recession. We had some corporate scandals. We passed tough laws, by the way. We have made it abundantly clear we will not tolerate dishonesty in the board rooms of America. And then we got attacked. It cost us about a million jobs in the 3 months after September the 11th. I pledged to the American people, we would reduce your taxes to get our economy going again. I kept my word. Our economy is strong, and it is getting strong-

I promised to reform our public schools and to challenge the soft bigotry of low expectations. I kept my word. We passed the No Child Left Behind Act, and we're closing an achievement gap all across America. And we're not going to go back to the days of mediocrity and low standards.

Another major area that needs reform is health care. We have made a good start. And in a new term, I will build on our efforts to improve America's health care. Health care is an essential issue in this campaign. And it's an essential issue in

Pennsylvania, and that's why I'm delighted to come here to talk about it.

Across America, small-business owners are struggling with the high cost of providing health insurance for their employees. Some workers have lost good coverage because they have changed jobs. Women have lost doctors they trust because of frivolous lawsuits. We need to act on these concerns. And we need to act in a practical, responsible way.

Here, America faces a clear choice. When it comes to health care, Senator Kerry's prescription is bigger Government with higher costs. My reforms will lower costs and give more control and choices to the American people.

The United States of America has a world-class health care system that leads the world in providing amazing treatments and cures for millions of people. As a candidate for President, I had pledged to double the budget of the National Institutes of Health to make sure we stay on the leading edge of change and reform. I kept my word. We have the most advanced hospitals in the world who do the most innovative research. We have the finest, most highly trained health care professionals in the world. We lead the world because we believe in a system of private medicine that encourages innovation and change.

Yet, rising costs and changes in the way Americans live and work are putting affordable health care out of the reach of too many of our citizens. Today I want to talk about a commonsense way to make health care more affordable and accessible while preserving America's system of private medicine.

Our reforms will help our families and individuals afford health insurance and save for health care expenses. They will help more small businesses provide health care coverage for their employees. And that's important, because more than one-half of the uninsured working Americans work for small businesses. My reforms will make sure low-income Americans, especially chil-

dren, get the health care they need. They will ensure preventative care and prescription drug coverage for our seniors on Medicare and provide quality health care for our Nation's veterans. And my reforms address the root causes of rising health care costs, which make health care more expensive for everyone.

In a new term, we'll take five practical steps to make health care more affordable and accessible in America. And here they are.

First, we'll expand health savings accounts or HSAs. An HSA is an innovative approach to health care that gives you affordable coverage for major illness and allows you to save money, tax-free, up to a set limit to use for routine medical expenses. You can make a contribution to this account; your government can make a contribution to the account; or your employer can make a contribution to the account. If you don't use all the money in a year, you can roll it over, tax-free, to meet future expenses.

Health savings accounts protect you against catastrophic medical expenses. Because you can take your savings account from job to job, it provides you more security if you change jobs. This approach will help our Nation confront the rising cost of health care, and this is how.

One of the reasons why health care costs are on the rise is that consumers are not involved in the decisionmaking process. Most health care costs are covered by third parties, and therefore, the user of health care is really not the purchaser of health care. With HSAs, we introduce market forces. It means you can shop around for the health care that's best for you. It means you'll be able to get better health care at better prices, because you're the decisionmaker.

To help more people own HSAs, I proposed allowing individuals to deduct the cost of their insurance premiums from their taxes. To help employers cover more workers, I proposed tax credits for small businesses to pay into HSAs for their employees. To help the uninsured, I proposed a \$3,000 refundable tax credit to help lowincome families buy their own HSAs. These incentives will allow many more of our fellow citizens to have a health care account that they manage and that they call their own.

To help people afford health care, we will pass association health plans, which allows small firms to join together, to pool risk so they can buy insurance at the same discounts big companies are able to do. That means a stand-alone family restaurant in Pennsylvania can join together with other small restaurants all around the country so they can spread the risk, so they don't have to buy insurance in the market as a stand-alone entity. This is a practical way to enable small businesses to better afford health care for their employees.

I view a health savings account or an association health plan as commonsense ideas. It makes sense. Yet my opponent is against both of them. He doesn't agree. And there's a reason why. Senator Kerry's idea of reform always involves bigger and more intrusive Government.

Audience members. Boo-o-o!

The President. And his health care proposal proves my point. In one of our debates, Senator Kerry looked into the television camera with a straight face and said, quote, "Government has nothing to do with it." That was in reference to his health care plan. I could barely contain myself. In fact, Government has a whole lot to do with his plan, and that's important for you to know. Senator Kerry's proposal would expand the Government health care rolls by nearly 22 million Americans. That would be the largest expansion of Government health care in American history. Eight out of ten people who get health coverage under his plan would be placed on a Government program.

He would make Medicaid a large—a program so large that employers would have the incentive to drop private coverage so the Government would pick up the insurance tab for their employees. Now, think about that. When you make Medicaid more accessible, the small business will have the incentive to say, "Well, the Government will provide the insurance, so I don't have to." That's why I say that some 8 million Americans will go from private insurance to Government-run insurance. And Medicaid is a Government-run program.

The Senator wants the Federal Government to pick up the tab for large medical bills that private employer-sponsored plans now pay for. In other words, the Federal Government is going to become like an insurance company, a re-insurer, which sounds fine on the surface except remember this, when the Federal Government writes the check, the Federal Government also writes the rules. And when the Federal Government starts to write the rules, the Government decides who's covered and who gets the coverage and how much care you get.

In addition, an independent study estimates that John Kerry's plan would impose at least 225 new regulatory mandates on small businesses. One group looked at the plan and described it as an overpriced albatross. [Laughter] That's being kind. [Laughter] This is a plan that will create burdens that our job creators cannot afford and do not deserve.

And the plan costs a lot: \$1.2 trillion. That's with a "T." That's a lot. [Laughter] And he says, "Oh, don't worry, I'm going to pay for it all by taxing the rich." You can't raise enough money by taxing the rich to pay for a \$1.2 trillion health care plan. Matter of fact, if you run up the top two brackets, it raises between 600 billion and 800 billion dollars, so there is a gap between what he promises and how he says he's going to pay for it. And guess who usually fills the gap? Yes, you do.

There's also something else wrong with saying "to tax the rich." The rich hire lawyers and accountants for a reason: to slip the tab to you. We're not going to let him tax you; we're going to carry Pennsylvania on November the 2d.

Audience members. Four more years! Four more years! Four more years!

The President. Thank you all.

When you're out there campaigning and rounding up the vote, remind people about the facts of his plan. The Kerry plan would move America down the road toward Federal control of health care, which would lead to lower quality and health-care rationing. Other countries have tried centralized health care, and it didn't work. We have great quality health care in America because it is a private-center system. And I intend to keep it that way. Health care decisions ought to be between doctors and patients, not by officials in Washington, DC.

Third, we must fix our broken legal system. Junk lawsuits are expensive for doctors and hospitals to fight in court. They are expensive to settle out of court. They drive up the cost of liability insurance for every doctor, and they increase the cost of health care for all Americans.

To avoid junk lawsuits, many doctors practice defensive medicine. They order tests and write prescriptions that aren't really necessary just to protect themselves from lawsuits. That's what happens in a society that has too many lawsuits. The practice of defensive medicine raises costs for patients and small businesses and adds about \$28 billion a year to the Federal budget. Remember, the Federal budget takes care of Medicare and Medicaid and veterans, and the practice of defensive medicine runs up the cost to the Federal Government, which really runs up your tab. See, you pay for it. When we're talking about the Government's money, we're really talking about your money. We want our doctors focused on fighting illness, not on having to fight lawsuits.

The effects of the litigation culture are real in the State of Pennsylvania. They are hurting the quality of life in this State. Medical liability premiums are skyrocketing in this State, as they are in other States. For specialists in high-risk fields like obgyn, those premiums have doubled or tripled in some counties since 2000. And guess what happens? Docs leave the practice of medicine.

In the past 2 years, Mercy and Methodist Hospitals in Philadelphia both stopped delivering babies. The quality of life is deteriorating because of these lawsuits. Brandywine's only trauma center was forced to close. The quality of life is deteriorating because of these junk lawsuits. According to a recent poll, one in four people in Pennsylvania have been forced to change doctors in the last year because liability costs have forced their doctor to move, to stop practicing, or to discontinue procedures. And every time a good doctor is forced out of a community by lawsuits or the fear of lawsuits, the quality of life deteriorates.

Not long ago, I met Mary Coar from Honesdale. Her ob-gyn had to give up delivering babies because of liability concerns. When Mary was 4 months pregnant, she started driving 50 miles each way to see a different doctor. When Mary's daughter arrived this summer, she was delivered by a doctor she had never met. When a mother is looking forward to having a baby, the last thing she needs is uncertainty about her health care. For the sake of women and families across this State and this country, we need medical liability reform.

The difference between my opponent's point of view and mine is very clear on this issue. He has voted 10 times against medical liability reform during his Senate career. This year, when the Senate considered bills to protect ob-gyns and trauma physicians, Senator Kerry opposed them. Now, I know we're in a campaign, and he's paying lip service to legal reform. But it's his votes and his actions, not his words,

that really count. He can run from his record, but he cannot hide.

In a new term, we'll pass real caps on noneconomic damages. This is a national problem requiring a national solution. And I will lead the United States Congress to pass medical liability reform.

Fourth, we'll reduce health care costs by applying modern information technology to our medical system. Many doctors' offices practice 21st century medicine; many hospitals practice 21st century medicine but still have 19th century filing systems. And in hospitals, there's more risk of medical error when all the records are handwritten on paper instead of cross-checked on a computer. That makes sense. Doctors don't write very well, anyway. [Laughter] They write about as well as I speak English. [Laughter]

The current system is costly and is wasteful and sometimes horrible—sometimes harmful. And we're on our way to fixing it. I've set a goal to make electronic medical records available for most Americans within the next decade. We're working with States and private hospitals to set standards for information storage and sharing. When the health care community fully maximizes the use of information technology, we will reduce medical costs by as much as 20 percent. We will cut medical errors, and we will save lives.

Fifth, we're cutting health care costs by moving cheaper generic drugs to the market faster. My administration is making sure that drug companies do not use delaying tactics to keep cheaper generic equivalents from getting to the consumers. Our actions will save Americans at least \$35 billion on the medicine over the next 10 years. And that will make lifesaving drugs more affordable to our seniors.

As we move forward and make health care more affordable and accessible, we'll also keep the commitments we've made, commitments necessary for a compassionate country. We have strengthened and modernized Medicare. I told the American peo-

ple we had a problem with Medicare when I was campaigning. I brought Republicans and Democrats together, and I kept my word in modernizing Medicare.

Listen, Medicare would pay thousands of dollars for a heart surgery but not one dime for the prescription drug that could prevent the heart surgery from being needed in the first place. It didn't make any sense. And so we've strengthened and modernized Medicare. I signed a bill to strengthen the system. Now seniors are getting discounts on their medicine with drug discount cards. And low-income seniors are getting \$600 worth of help a year to buy those medicines. And beginning in 2006, all seniors will be able to get prescription drug coverage under Medicare.

We have another difference of opinion on this issue. My opponent voted against the Medicare bill that included prescription drug coverage for seniors, even though that bill was supported by AARP and other seniors' groups. Later, he said, quote, "If I'm the President, we're going to repeal that phony bill." Then he said—then he said a little later—

Audience members. Boo-o-o!

The President. ——"No, I don't want to repeal it." That sounds familiar.

Audience members. Flip-flop! Flip-flop! Flip-flop!

The President. As President for the next 4 years, I will defend the reforms we have worked so hard to pass so we can keep the promise to our seniors.

We'll keep our commitment to America's children by helping them get a healthy start in life. I'll work with Governors and community leaders and religious leaders to make sure every eligible child is enrolled in our Government's low-income health insurance program. We will not allow a lack of attention or information to stand between millions of children and the health care they need.

I know some of you here are worried about the upcoming flu season. I want to assure our seniors and families with young children that our Government is doing everything possible to help seniors and children get their shots, despite the major manufacturing defect that has caused this problem. We have millions of vaccine doses on hand, and millions more will be shipped in the coming weeks. We're working closely with State and local officials to get the flu vaccine to the most vulnerable Americans throughout our country. If you're feeling healthy, like I'm feeling healthy these days, don't get in line for the flu shot.

To make sure health care is available, we will keep our commitment to low-income Americans by expanding America's community health centers. Community health centers take the pressure off of local emergency rooms, improve care for the needy, and lower costs for us all. Since I took office, we have opened or expanded more than 600 community health centers. In a new term, we'll open or expand 600 more and bring healing to areas with the greatest need. Every poor county in America should have a rural or community health center.

And finally, we will keep our commitment to American veterans who have served our country so well. We have increased spending for the veterans during my time by \$22 billion, which is double the amount my predecessor did in the 8 years he served as President of the United States. We're reducing the backlog in veterans' health care claims. We're modernizing our VA health centers and building new ones. Men and women who wore this Nation's uniform deserve first-class medical care, and we are getting the job done.

Health care is one of the most important issues facing our country. I'm glad you came today to let me talk about it. I'm passionate in understanding there is a right way to make sure health care is available and affordable and a wrong way. I feel strongly that the way I have proposed is the right way for Americans.

There is a big difference of philosophy in this campaign. If you think about it, on issue after issue after issue, my opponent wants the Government to dictate to the American people. I want the American people to decide. He trusts Government; I trust the people.

I'm ready for the work ahead. I know what we need to do to make sure this country is a more hopeful country and a more secure country. I've set out a set of clear priorities based upon a political philosophy that says Government will help people realize their dreams, not tell them how to live their lives.

We'll move forward on a health care system that makes sure we got the best health care system in the world, a health care system where the decisions will be made by doctors and patients, not by officials in our Nation's Capital. We'll continue to promote excellence in every public school, so no child is left behind. I'll continue to promote a pro-growth, pro-entrepreneur, prosmall-business, pro-farmer economic agenda so people can find work.

But all progress ultimately depends on the security of our Nation. We're in the middle of a global war on terror. We face an enemy that is determined to kill the innocent and convert our country into a battlefield. In this war on terror, there is no place for confusion, no substitute for victory.

Audience members. Four more years! Four more years! Four more years!

The President. The most solemn duty of the American President is to protect the American people. If America shows uncertainty or weakness in this decade, the world will drift toward tragedy. This will not happen on my watch.

Since that terrible morning of September the 11th, 2001, we've fought the terrorists across the Earth, not for pride, not for power, but because the lives of our citizens are at stake. Our strategy is clear. We'll defend the homeland. We'll strengthen our intelligence services. We will transform our All-Volunteer Army—I will keep our All-Volunteer Army an all-volunteer army. We

will be relentless. We will stay on the offense. We will strike the terrorists abroad so we do not have to face them here in America. We will spread freedom and liberty. And we will prevail.

I want to tell you—I want to talk about two quick examples of what I'm talking about, about spreading freedom and liberty. I want you to remind people, particularly the young, about what is taking place in Afghanistan. Three-and-a-half years ago, the Taliban ran that country and Al Qaida was using Afghanistan as a place to train killers, some of whom came and took lives here in America—3 ½ years ago. Three-and-ahalf years ago, young girls couldn't go to school because the vision of the Taliban was so dark. Three-and-a-half years ago, women were pulled in the public square and whipped if they didn't toe the ideological line of those ideologues of hatred. It was a grim world. And we acted to defend ourselves.

Remember, I set out a doctrine—and when the American President speaks, the American President better mean what he says. And I said, "If you harbor a terrorist, you're just as guilty as the terrorists." And I meant what I said. And we removed the Taliban for our own security. But because we did, millions of citizens of Afghanistan voted in the Presidential election that took place a couple of weeks ago. The first voter in the Presidential election was a 19-yearold woman. Afghanistan has gone from darkness to light because freedom is on the march. And America is better off for it. Free nations will be an ally on the war on terror. Free nations will serve as a great example for others.

Iraq will have Presidential elections in January. Think about how far that society has come. It's gone from torture chambers and mass graves to elections. Freedom is on the march.

One of my friends—one of our friends— Laura and my friends in the world is Prime Minister Koizumi of Japan. That probably doesn't sound like much—so what. Well, let me tell you what the "so what" is. It wasn't all that long ago that we were at war with the Japanese. It's an eternity if you're 58 years old, but really, in the march of history it wasn't all that long. And after we won the war against the Japanese—and it was a brutal war; my dad fought there; your dads and granddads fought there as well—Harry S. Truman believed in the power of liberty to transform an enemy into an ally.

There was a lot of people that were skeptical about that. A lot of people said, "Why do we want to care about an enemy?" or, "This enemy can't conceivably become an democracy. Why should we pay attention to somebody who—some country that killed a lot of our citizens?"

But there was great faith in the power of liberty to transform. That's what I believe. I believe in the power of liberty to transform societies. And as a result of that belief, I sit down with Prime Minister Koizumi, talking about how to achieve the peace we all want, talking about tough problems in the world so we can make a better world for our children and our grandchildren.

Someday, an American President will sit down with a duly elected leader from Iraq, talking about the peace in the Middle East. And our children and our grandchildren will be better off for it.

I believe in the power of liberty. I believe that people in the Middle East want to be free. I believe women in the Middle East long to live in a free society. I believe mothers and dads in the Middle East want to raise their children in a free and peaceful world. I believe all these things because freedom is not America's gift to the world; freedom is the Almighty God's gift to each man and woman in this world.

Over the past nearly 4 years, we've done a lot of hard work together. We climbed the mountain, and we see the valley below. The valley below is of a more peaceful world, of a hopeful America. You know, when I campaigned in your State in 2000, I said if you gave me the chance to serve, I would uphold the honor and the dignity of the office. With your help, I will do so for 4 more years.

Thanks for coming. God bless. Thank you all. I appreciate your coming.

NOTE: The President spoke at 1:37 p.m. at the United Sports Training Center. In his remarks, he referred to Alan Novak, chairman, Republican State Committee of Pennsylvania; and Prime Minister Junichiro Koizumi of Japan.

Remarks in Hershey, Pennsylvania October 21, 2004

The President. Thank you all. Thank you all for coming. So he said, "A couple of hundred people might show up if you came." I came—thousands are here, and I'm grateful. You know what this tells me. With your help, we will carry Pennsylvania on November the 2d.

Listen, we have a duty in our country to vote. And I'm asking you to turn to your friends and neighbors, go to your coffee shops, your houses of worship, your community centers, and tell people that we have a duty. And as you get people going to the polls, don't overlook discerning Democrats, people like Senator Zell Miller from Georgia. Our message is for everybody. If you want a safer America, a stronger America, and a better America, put me and Dick Cheney back in office.

Audience members. Four more years! Four more years! Four more years!

The President. Thank you all for coming. I am so grateful so many came. It means a lot. My only regret is that Laura is not here to see this crowd. She was a public school librarian when I met her for the second time. See, we went to the seventh grade together, San Jacinto Junior High in Midland, Texas. When I met her the second time and I finally asked her to marry me, she said, "Fine, just so long as I never have to give a speech." [Laughter] I said, "Okay, you got a deal." Fortunately, she didn't hold me to that promise. She's giving a lot of speeches, and when she does, the American people see a compassionate,

strong, great First Lady. She is not with me today, but one of our twin daughters, Barbara, has come. Thank you for coming, baby. There's nothing better than campaigning for a President with a daughter you love.

I'm proud of my Vice President, Dick Cheney. Now, look, I admit it, he does not have the waviest hair in the race. [Laughter] I did not pick him because of his hairdo. [Laughter] I picked him because of his experience, his judgment. I picked him because he can get the job done.

I am proud to have been introduced to this great crowd by Major Dick Winters, an American hero who commanded Easy Company in World War II.

I want to thank Congressman Todd Platts for joining us today. I'm proud you're here, Congressman. I want to thank the folks who are here from the statehouse and local office. I'm here to say as clearly as I can that Scott Paterno needs to be the next Congressman from the 17th Congressional District. I appreciate Tom Corbett, who is going to be the next attorney general, and Jean Craige Pepper, who's running for treasurer.

But most of all, I want to thank you all for coming. It's getting close to voting time. It's time to crank up the phones. It's time to put up the signs. It is time to carry Pennsylvania.

In the last few years, the people have come to know me. They know my blunt